

**Information to identify the case:**

Debtor 1	<u>Lawrence B Cousin</u>	Social Security number or ITIN	xxx-xx-1283
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Annie R Cousin</u>	Social Security number or ITIN	xxx-xx-7945
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 13-18591-ABA			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Lawrence B Cousin

Annie R Cousin  
aka Annie Newsome

9/10/18

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Lawrence B Cousin  
 Annie R Cousin  
 Debtors

Case No. 13-18591-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 27

Date Rcvd: Sep 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 12, 2018.

db/jdb	+Lawrence B Cousin, Annie R Cousin, POB 2463, Vineland, NJ 08362-2463
cr	+U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR SG, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
513868783	+AMI Atlanticcure LLC, PO Box 964, Indianapolis, IN 46206-0964
514140274	+American InfoSource LP as agent for, DIRECTV, LLC, Mail Station N387, 2230 E Imperial Hwy, El Segundo, CA 90245-3504
513868787	+Dental Health Center, 1772 E. Oak Rd., Vineland, NJ 08361-2504
513868790	Ocwen, PO Box 780, Waterloo, IA 50704-0780
513868791	Quest Diagnostics, PO Box 4911, SouthEastern, PA 19398-4911
513868792	+So Jersey HS Emg Phys., PO Box 7975, Lancaster, pa 17604-7975
513868793	+South Jersey Radiology, P.O. Box 1710, Voorhees, NJ 08043-7710
514110723	+U.S. Bank National Association, as Trustee for Str, Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, 1100 Virginia Drive, Suite 175, Fort Washington, PA 19034-3278
515565824	+US BANK N.A., AS TRUSTEE et.al., Americas Servicing Company, ATTENTION: Bankruptcy Department, MAC #D3347-014, 3476 STATEVIEW BOULEVARD, FORT MILL, SC 29715-7203
513868794	+University Doctors, PO Box 635, Bellmawr, NJ 08099-0635
513868796	+Virtua Health Berlin, PO Box 8500, Philadelphia, PA 19178-8500

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Sep 10 2018 23:35:53 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Sep 10 2018 23:35:50 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515363123	+EDI: WFFC.COM Sep 11 2018 03:09:00 AMERICAS SERVICING COMPANY AS SERVICER, et.al., Americas Servicing Company, ATTENTION: Bankruptcy Department, MAC #D3347-014, 3476 STATEVIEW BOULEVARD, FORT MILL, SC 29715-7203
513868784	EDI: WFFC.COM Sep 11 2018 03:09:00 ASC, POB 10388, Des Moines, IA 50306-0388
514231458	+EDI: WFFC.COM Sep 11 2018 03:09:00 America's Servicing Company, ATTENTION: Bankruptcy Department MAC#D33, 3476 STATEVIEW BLVD, FORT MILL, SC 29715-7203
513998500	EDI: AIS.COM Sep 11 2018 03:13:00 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
513868782	+EDI: RMCB.COM Sep 11 2018 03:08:00 American Medical Collection Agency, PO Box 1235, Elmsford, NY 10523-0935
513912200	+E-mail/Text: legal@castlecredit.com Sep 10 2018 23:36:23 Castle Credit Corporation, 8430 West Bryn Mawr Avenue, Suite 750, Chicago, Illinois 60631-3475
513868785	+EDI: CONVERGENT.COM Sep 11 2018 03:08:00 Convergant Outsourcing Inc., PO Box 9004, Renton, WA 98057-9004
513868788	EDI: DIRECTV.COM Sep 11 2018 03:08:00 Direct TV, PO Box 11732, Newark, NJ 07101
514064823	EDI: RMSC.COM Sep 11 2018 03:09:00 GE Capital Retail Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
513896097	E-mail/Text: ebn@vativrecovery.com Sep 10 2018 23:35:22 Palisades Acquisition IX, LLC, Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Acquisition IX, L, PO Box 40728, Houston TX 77240-0728
513868795	+EDI: VERIZONCOMB.COM Sep 11 2018 03:08:00 Verizon, PO Box 25505, Lehigh Valley, PA 18002-5505

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

513868786	##+Delaware Valley Urology, 2003B Lincoln Dr. West, Marlton, NJ 08053-1529
513868789	##+Imperial Credit Systems Inc., 125 N. Parkside suite 302, Colorado, CO 80909-7025

TOTALS: 0, \* 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-1

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 27

Date Rcvd: Sep 10, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 12, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 10, 2018 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com  
Denise E. Carlon on behalf of Creditor GMAC MORTGAGE CORPORATION dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Joshua I. Goldman on behalf of Creditor GMAC MORTGAGE CORPORATION jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Nicholas V. Rogers on behalf of Creditor U.S. Bank National Association, as Trustee for SG  
Mortgage Securities Trust 2006-FRE2, Asset Backed Certificates, Series 2006-FRE2  
nj.bkecf@fedphe.com  
Nicholas V. Rogers on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR SG  
MORTGAGE SECURITIES TRUST 2006-FRE2, ASSET BACKED CERTIFICATES, SERIES 2006-FRE2  
nj.bkecf@fedphe.com  
Terry Tucker on behalf of Debtor Lawrence B Cousin terrytucker@comcast.net  
Terry Tucker on behalf of Joint Debtor Annie R Cousin terrytucker@comcast.net

TOTAL: 9